

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION FOR LETTERS PATENT

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**Computerized System and Method for Providing
Cost Savings for Consumers**

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INVENTORS

KEVIN J. NICHOLLS
EDWARD D. SCHLECT, JR.

ATTORNEY'S DOCKET NO. WA23-040

EL 465684322

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1 **Computerized System and Method for Providing Cost Savings**
2 **for Consumers**
3

4 **TECHNICAL FIELD**

5 This invention relates to a computerized system and method for
6 providing cost savings for consumers, and more particularly to a method
7 for fairly compensating parties for the sharing of advantageous business
8 information which provides cost savings for the consumers of goods and
9 services.

10
11 **BACKGROUND OF THE INVENTION**

12 In U.S. Pat. Nos. 5,930,773, 5,943,656, 6,035,285, 6,052,671 and
13 6,088,688, a computerized resource accounting method and system and an
14 electronic bill presenting method and bill consolidating method were
15 described. These methods and systems provide a management tool which
16 permits a business owner having multiple sites to track and effectively
17 manage resource use, and energy consumption in a particularly cost
18 effective fashion. The patents noted above are incorporated by reference
19 herein.

20 As discussed in the earlier patents, utility resources include, for
21 example, electricity, gas (natural or petroleum based), water, sewer
22 service and other types of services that may be provided by both private
23 parties, municipalities and other governmental units. One type of

consumer of utility services is the business owner who has a number of different geographically separated sites. Such customers or consumers typically purchase their resources from multiple unrelated resource providers. Those who have purchasing, decision making, and/or payment authority for these types of businesses typically face a burdensome task of tracking and maintaining resource consumption and use information. In addition to the problems encountered with tracking resource consumption for a variety of different business units in widely dispersed geographical areas, other problems present themselves in view of the new business environment presented by the deregulated energy markets. In view of the wide range of deregulated energy options now available, the task confronting decision makers can become even more onerous.

In the present deregulated energy market, many utility consultants now provide advice to various businesses regarding the proper selection of appropriate utility rates and other energy resources, that may be available for that business. In this regard, it should be appreciated that utility resources such as electricity, gas, water and other similar services are provided at various rates based upon such factors as the size of the business; the location of the business; and the rate of consumption. These factors may, of course, vary from location to location. Further, these factors, which are often characterized in utility rate schedules, and the like, are often difficult to understand or appreciate for those individuals who do not routinely operate in that industry segment. Still

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1 problems faced by a customer or consumer having multiple business sites
2 are particularly troublesome in view of the nature of deregulated energy
3 markets, multiple conflicting utility rate information, and assorted
4 consultants who may have information which provides advantageous
5 business opportunities, and attractive cost savings.

6 This invention arose out of concerns associated with improving the
7 management tools available for assisting customers and other consumers
8 in tracking and verifying bill accuracy, and for making utility resource
9 and other purchasing decisions in an informed fashion.

10 11 SUMMARY OF THE INVENTION

12 A first aspect of the present invention relates to a computerized
13 system and method for providing cost savings for utility users wherein
14 the method comprises defining a data base in a host computer; storing
15 in the database variable utility rate information from a plurality of utility
16 providers; receiving into the host computer utility consumption
17 information from a customer and determining an optimal utility rate from
18 the utility rate information to provide cost savings to the customer;
19 processing the utility consumption information and the optimal utility rate
20 to provide usage-based, computer viewable data which is associated with
21 the consumer's consumption of the utility; and providing the customer
22 with computer access to the computer viewable data at a location which
23 is remote relative to the host computer.

Another aspect of the present invention relates to a computerized system and method for providing cost savings for consumers and wherein the method may be utilized in connection with goods and services that are consumed by the consumer, and wherein these goods and services may comprise goods or services supplied by municipal and other governmental units.

Still another aspect of the present invention relates to a computerized system and method for providing cost savings to utility users comprising accumulating utility consumption history for at least one utility user by a first party; analyzing the utility consumption history against predetermined tolerance parameters by the first party; accumulating a plurality of utility rate schedules by a second party; analyzing the utility consumption history provided by the first party by utilizing the several utility rate schedules provided by the second party; subscribing the utility user to the utility rate schedule which provides cost savings to the utility user; and sharing a portion of the cost savings realized by the utility user between the utility user and the first and second parties.

Still another aspect of the present invention relates to the computerized system and method for providing cost savings for utility users comprising accumulating utility consumption history into a first database for at least one utility user by a first party, and wherein the first party assigns an identifier to the identity of the utility user and

Fig. 2 is a high level organizational diagram illustrating another aspect of the present invention.

Fig. 3 is a high level organizational diagram illustrating another aspect of the present invention.

Fig. 4 is a high level organizational diagram illustrating another aspect of the present invention.

Fig. 5 is a high level organizational diagram illustrating another aspect of the present invention.

Fig. 6 is a high level organizational diagram illustrating another aspect of the present invention.

Fig. 7 is a high level organizational diagram illustrating another aspect of the present invention.

Fig. 8 is a high level organizational diagram illustrating another aspect of the present invention.

Fig. 9 is a high level organizational diagram illustrating another aspect of the present invention.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

This disclosure of the invention is submitted in furtherance of the constitutional purposes of the U.S. Patent Laws "to promote the progress of science and useful arts" (Article 1, Section 8).

1 With reference to the present invention and as earlier discussed,
2 the teachings of U.S. Pat. Nos. 5,930,773, 5,943,656, 6,035,285 6,052,671
3 and 6,088,688 are incorporated by reference herein.

4 With reference to the various systems and methodologies of the
5 present invention as described hereinafter, aspects of the present
6 invention are described in terms of steps executed or executable on or
7 by a computer system. Although a variety of different computer systems
8 can be used with the present invention, an exemplary computer system
9 includes a host computer having a processor, a memory, a data storage
10 device and an interface device. These exemplary components of a host
11 computer are operably connected via an address/data bus which is not
12 specifically designated in the drawings provided herein. The memory can
13 and preferably does include a volatile memory (that is, random access
14 memory) which is coupled with a data bus for storing information and
15 instructions for the processor and a non-volatile memory (that is, the
16 read only memory) coupled with a data storage bus for storing static
17 information and instructions for the processor. The data storage device
18 can comprise a mass storage device such as a hard or floppy disc drive,
19 CD-Rom, tape drive, Zip™ drive, etc. The host computer constitutes a
20 hardware platform which executes instructions to implement the
21 application program described in the paragraphs which follow. It will be
22 understood that the invention as hereinafter discussed is a schematic
23 representation only. Accordingly, the system as described above and

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below can be implemented as an integral stand-alone system or can include separate component parts which are interconnected and operable for implementing the system described below. The interface device referenced above preferably comprises a multi-user network interface hardware, that is, for example, a network card and/or modem which couples the host computer to a multi-user system via a network, such as a local area network, wide area network, or the Internet. The Internet is used in only one embodiment of the present invention. The interface device is coupled to allow communication with various application programs contained on the hardware platform defined by the computer system making up the host computer.

As discussed above, and in a preferred implementation of the present invention, the interface device which is coupled to the host computer comprises an Internet interface. The Internet is a well known connection of the world wide computer systems that operate using a well-known protocol (TCP/IP). The Internet is one type of multi-user computer system. Other Internet applications using other specific protocols operate on top of the Internet protocol. One such application is the well known world wide web or "www" Internet application which operates using the hypertext transfer protocol or HTTP. The hypertext transfer protocol is a "demand" system in which a user requests information from a site and the site transfers the information back to the user on-line. Also well known is the e-mail internet application

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1 which operates using the simple mail transport protocol (SMTP) or the
2 point-to-point protocol (PPP). The e-mail internet application is a
3 "present" system in that an information transfer command originates from
4 a sender site and information pursuant to that command is presented to
5 the target e-mail address. Another internet application is the file
6 transfer internet application which operates using the file transfer
7 protocol (FTP). In one embodiment, the system utilizes one or more
8 of the www, e-mail and file transfer internet applications as well as the
9 internet protocol. Other embodiments of the present invention can be
10 implemented in other multi-user computer environments. For example,
11 the present invention could be implemented with a dedicated multi-user
12 system.

13 The computer system and methodology which will be discussed
14 hereinafter supports a software configuration which operates under the
15 control of a conventional operating system. The operating system
16 permits various application processes to be executed. These include, for
17 example, a communications application which permits data transfer with
18 various remote terminals as will become apparent below. The software
19 environment further includes a data management storage and retrieval
20 application that is utilized in connection with a data storage device.
21 The data management storage and retrieval application organizes and
22 stores information which will be described in greater detail below. This
23 information is organized and stored within the environment of the

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1 operating system on one or more mass storage devices. Other
2 applications conventionally known may be included in the software
3 environment comprising the computer system.

4 In view of the foregoing computer system description and in
5 accordance with one aspect of the invention, attention is directed to
6 Fig. 1 where an exemplary schematic diagram illustrating several aspects
7 of the present invention is shown.

8 As noted above, the teachings of U.S. Pat. Nos. 5,930,773;
9 5,943,656; 6,035,285; 6,052,671; and 6,088,588 are incorporated by
10 reference herein.

11 First Form of the Invention

12
13 In the first form of the invention which is generally indicated by
14 the numeral 10 and which is illustrated in Figs. 1-5, it will be seen that
15 the present invention relates to a computerized system and method which
16 allows a consumer or customer to account for the use of any consumable
17 resource such as electricity; gas; oil; telecommunications; transportation;
18 manufacturing; leases; and manufacturing and repair services, to name but
19 a few. As seen in Fig. 1, the present computerized system and method
20 allows for a number of different customers 11 to have remote data
21 access to a first party host computer which will be discussed below. Yet
22 further, a plurality of resource and utility providers are generally
23 indicated by the numeral 12. This plurality of resource and utility

1 providers also have remote data access to a first party host computer 13.
2 The host computer has a processor and an interface device as earlier
3 described. As seen in Fig. 1, a database is defined within the first
4 party host computer 13. Within that same database, business information
5 peculiar to the individual customers 11 is collected by a first party 15.
6 The first party in this example is a business that provides consolidated
7 billing and resource accounting services which are utilized by the
8 respective customers 12. As discussed above, the customer 11 is a
9 consumer of a utility or other resource for which it desires to manage
10 and account. This particular customer information 15 includes, among
11 other things, the identity of the customer; the customer's various
12 locations and address information; business contacts; and other accounting
13 information which is peculiar to the particular customer in question. All
14 the customer information is normally considered to be trade secret
15 information. Additionally, non-customer specific utility and resource
16 information 20 is also collected and stored in the database 14. In this
17 regard, this information is collected by the first party from the data
18 information supplied by the resource and utility providers 12.

19 Referring still to Fig. 1, it will be seen that the computerized
20 system and method for providing cost savings for utility users of the
21 present invention 10 further includes a step of storing in the first party
22 data base, resource and utility provider information collected by the first
23 party and which relates to the billing information regarding each

customer 21. This is supplied from the resource and utility providers 12. Yet further after the step of storing in the first party database the customer billing information 21 collected by the first party, the system and method further includes the step of processing the previous utility consumption information to provide historical billing data related to the utilities and resource consumption by the customer 11. As seen more specifically with respect to Fig. 1, an audit process 22 is generally described. In this regard the audit process 22 includes a step of processing historical billing data from each customer stored in the database 14 to define predetermined tolerance parameters for the utility consumption information for each customer 23. Yet further, the audit process 22 includes performing an audit of the current resource and utility billing information relating to the customer against the predetermined tolerance parameters to determine whether the utility consumption information satisfies the predetermined tolerance parameters 24. More specifically, and as seen at Fig. 1, numeral 22, the audit process 22 includes a first step of defining tolerance parameters for each customer 23, and thereafter checking the resource and utility billing information against the tolerance parameters 24. Yet further, the system and method of the present invention further includes processing the current utility consumption information provided by the resource and utility providers 12 to establish a usage history meeting the tolerance parameters 25. At this juncture, an anonymous or encrypted identifier

1 is assigned to protect the customer's identity. The encrypted identifier
2 is used to identify the usage history of the utility user 11 as shown at
3 numeral 26. As noted above, during the auditing process, as seen at
4 numeral 22 in Fig. 1, the system and method includes a step wherein
5 recent utility consumption information received from the resource and
6 utility providers 21 is processed against the predetermined tolerance
7 parameters 24 to establish a utility consumption history which meets the
8 predetermined tolerance parameters 26 or is otherwise deemed valid.
9 This auditing process as shown at numeral 22 is utilized in an attempt
10 to identify resource and utility consumption patterns which should be
11 reviewed in closer detail by the customer 11 to determine possible
12 inaccuracies of the resource and utility billing information provided by
13 the resource and utility providers 12, or to identify potentially wasteful
14 business practices which need attention. As noted above, the step shown
15 at numeral 26 for storing the encrypted usage history meeting the
16 tolerance parameters includes providing an encrypted identifier and
17 corresponding usage history meeting the tolerance parameters in the first
18 party host computer which effectively prevents other parties from gaining
19 access to the identification of the customer. This facet of the invention
20 will be discussed in greater detail hereinafter.

21 As seen in Fig. 2, a second party host computer 30 is provided.
22 The second party, who uses computer 30, will normally be a utility rate
23 consultant, often termed a "rate hawk". These are individuals who seek

1 to sell utility rate information to the customers 11. Of course, others
2 or other parties dealing in other resources may also utilize the present
3 invention. The methodology of the invention further provides forming
4 or defining a database 31 in the second party computer 30, and storing
5 in the second party database utility rate information 32 which relates to
6 a plurality of utility providers, and which is accumulated by the second
7 party.

8 The second party also prepares computer readable templates which
9 summarize the utility rate information collected by the second party as
10 represented in the step labeled 33. The second party host computer 30
11 has an access device wherein the second party computer 20 is selectively
12 coupled in data exchanging relation to the first party host computer 13,
13 and wherein the second party computer cannot gain access to the
14 customer identifying information 15 in the database 14. Also in the
15 present invention, the first party cannot gain access to the utility rate
16 schedules 32 which are stored in the second party database 31. Still
17 further, the second party host computer 30 is selectively coupled in data
18 exchanging relation with a third party host computer which will be
19 discussed in greater detail hereinafter.

20 As seen in Fig. 2, utility and resource providers 12 have a host
21 computer generally designated by the numeral 40. Within the host
22 computer 40 a database 41 is defined and which stores utility and
23 resource rate information or schedules which are generally indicated by

information which does not meet the tolerance parameters is then flagged or otherwise identified for separate treatment.

Referring now to Fig. 5, once the customer 11 is provided with remote access at step 71, the customer will receive and review the resource rate information provided by the first party and will elect a resource rate that meets their business needs. Thereafter, in one embodiment, the customer simultaneously provides the first party with payment authorization for the consolidated bills presented 80. Once the payment authorization for the consolidated bills is provided at step 80, the first party computer 13 implements utility and resource provider rate instructions to change the utility or resource rate with the identified utility or resource provider and which is selected by the customer at step 81. Thereafter, the first party renders payment to the utility provider as identified in the consolidated bills at step 82, and thereafter, cost savings are realized by the customers at step 83. In this particular methodology, a portion of the savings realized by the customer is shared with the first party 84, second party 85 and third party 86. In this arrangement, the utility rate consultants providing advantageous utility and resource information are fairly compensated for the information provided. Still further, the third party automated clearing house providing the third party host computer 50 receives a fee for the services provided, and the first party providing the encrypted resource information

1 permits their customers to realize cost savings not possible heretofore,
2 while simultaneously earning a fee for the services rendered.

3 In summary, therefore, the first form of the invention 10 as seen
4 in Figs. 1-5 is a computerized system and method for providing cost
5 savings for utility users 10 comprising defining a database 14 in a first
6 computer 13; receiving in the database 14 previous utility consumption
7 information relating to the consumption of the utility by a customer 21;
8 processing the previous utility consumption information to provide
9 historical billing data 24 relating to the consumption of the utilities by
10 the customer; processing the historical billing data stored in the database
11 14 to provide predetermined tolerance parameters 23 which are related
12 to the historical billing data; storing in the database 14 customer
13 information which includes historical billing data relating to the recent
14 consumption of a utility by a utility customer, the recent utility
15 information having various portions 26; performing an audit 22 of the
16 recent utility consumption information against the predetermined tolerance
17 parameters to determine whether the recent utility consumption
18 information satisfies the tolerance parameters 22; determining a cost
19 savings tolerance parameter for the customer 61; defining a second
20 database 51-54 in a second computer 50; receiving into the second
21 database 51-54 utility rate information 32 which relates to a plurality of
22 utility providers 12; receiving into the second database the selected
23 portions of the recent utility consumption information relating to the

customer 26 and which satisfies the predetermined historical tolerance parameters and processing the received utility consumption information to determine potential cost savings to the customer 60; providing utility rate information which meets the predetermined cost savings tolerance parameters for the selected portions of the utility consumption information to the database 14 and wherein the computers cannot gain access to all the customer information 15 stored in the database 62; receiving into the database 14 the utility rate information which meets the predetermined cost savings tolerance parameters and processing the utility consumption information and the utility rate information to provide usage-based computer viewable data which is associated with the customers' consumption of the utility 71; providing the customer 11 with computer access to the first computer 13 to view the computer viewable data at a location which is remote to the first computer and wherein the customer 11 views the computer viewable data related to the consumption of the utility, and selects a utility rate which meets their needs; and calculating a percentage of the cost savings provided to the customer by the selection of the utility rate, and retaining and sharing a portion of the cost savings as an earned fee between the parties 84, 85 and 86. It should be recognized that in certain circumstances, the customer may elect that the first party select an appropriate utility rate based upon standing instructions or oral instructions given by the customer.

Second Form of The Invention

The second form of the invention is generally designated by the numeral 100 and the various aspects of the invention can be seen in Figs. 6-9 respectively. As will be seen, the second form of the invention is very similar to the first form of the invention 10, however, the methodology of the second form of the invention is directed to a computerized system and method of providing cost savings for consumers of goods and services 100. In this regard, a plurality of individual customers are generally designated by the numeral 101, and a plurality of diverse, goods and services providers are generally indicated by the numeral 102. As should be understood, the goods and services comprise any good or service which can be consumed by a customer 101 and may include such services as maintenance and repair, leasing, telecommunications access and utilization, and governmental and municipal services to name but a few. In the case of governmental and municipal services, it should be understood that many municipalities have defined various geographical areas where, if a business locates in that particular area, they will be given a favorable tax and/or other treatment. This of course encourages the businesses to locate in economically distressed areas. Such tax and other incentives, can provide advantageous business opportunities for various businesses. Consequently, such information is treated and considered within the methodology of the present invention.

As seen in Fig. 6, the methodology of the present invention includes providing a first party host computer 103 and defining a database 104 therein. The first party host computer 103 is coupled in data exchanging relation with the plurality of customers 101 and goods and services providers 102. As will be seen, from Fig. 6, a first party having the first party host computer 103 will collect and store the customer's business information at step 105 in the database 104. The customer's business information may include all the information previously disclosed with respect to the first form of the invention 10 yet, further, the goods and services providers 102 will provide to the first party host computer an appropriate data stream of billing information regarding each of the customers as seen at step 110.

As discussed above, with respect to the first form of the invention 10, and as disclosed in significant detail in the earlier patents which have been incorporated by reference herein, the methodology of the present invention provides an audit process 111, against which the billing information of each customer 110 may be compared and contrasted to determine deficiencies in same.

In one aspect of the invention 100, the audit process 111 is preferably implemented in a suitable software application which is resident upon the hardware platform defined by the first party host computer 103. The audit process 111 includes a definition step 112 wherein at least one and preferably more predetermined tolerance

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check parameters include: [a] current charges cannot exceed one and one-half times the average bill; [b] bills cannot overlap with any other system bill with respect to beginning and ending dates; [c] the bill cannot be duplicated within the system; and [d] all required information must be present on the entered bill. Examples of individual line item tolerance check parameters include: [a] the number of days of a service must fall within 20% either way of the account average; [b] service start date must be the day following the prior bill period ending date; [c] service end date must be one day prior to the next period beginning date; [d] service consumption and dollars must move in the same general direction, that is, an increase in one should be accompanied by an increase in the other; [e] consumption must fall within a 20% difference of the prior or next period consumption; and [f] charges must fall within a 20% difference of prior or next period charges. A bill or billing information provided by the goods and services providers 102 failing any of the above parameters is flagged or otherwise identified for subsequent remedial processing. As history of a particular customer 101 is accumulated, tolerances can be redefined based upon the actual variances that exist between months and/or billing periods. Accordingly, the predefined tolerance parameters are adjustable by the system for each customer 101, in one embodiment.

1 The auditing process 111 is a dynamic and ongoing process.
2 Therefore the present methodology permits the first party to present only
3 consolidated billing data which appears to be accurate in all respects.

4 Assuming that the goods and service providers 102 billing
5 information 110 meets the auditing process 111 and the predetermined
6 tolerance parameters 112 as established for each customer, then in that
7 event, the customer usage history meeting the tolerance parameters 114
8 is assigned an encrypted identifier at 115. This prevents the
9 identification of the customer's identity as provided in the database 104.
10 As earlier discussed, the present methodology is arranged in such a
11 fashion as to prevent the identification of the customer, if at all
12 possible, thereby preventing utility rate consultants and/or others from
13 going directly to the customer 101 to provide their services without fairly
14 compensating the first party who provides the customer information and
15 services as described above.

16 Referring now to Fig. 8, a second party host computer is provided
17 at step 120. Defined within the second party host computer is a
18 database 121. The second party who provides the second party host
19 computer 120 normally is a consultant having information relating to the
20 goods and services provided by the goods and services providers 102.
21 These individuals may be business consultants, or others having
22 advantageous business information which may be of value to the
23 respective customers 101. The second party thereafter stores in the

database 121 variable potentially advantageous business expense information directed to the goods and services supplied by the goods and services providers 122. The information provided by these second party consultants may comprise as earlier noted any information relating to the goods and services consumed by the customer. Following the step of storing the variable potentially advantageous business expense information 122, the second party will prepare a computer readable template summarizing the advantageous business expense information at step 123. Thereafter, the second party host computer 120 is coupled in data exchanging relation with a third party host computer generally indicated by the numeral 130.

The third party host computer 130 as earlier discussed, comprises an automated clearinghouse. However, it is conceivable that the third party host computer and the third party providing same may also provide potentially advantageous business expense information directed to the goods and services supplied by the goods and services providers 102. Likewise, the third party may also provide computer readable templates as indicated at step 123 summarizing such information. As noted in Fig. 8, the first party host computer is coupled in data exchanging relation with the third party host computer 130 in order to supply the encrypted usage history meeting the tolerance parameters 115. Thereafter, the third party host computer 130 defines first, second and third party

databases 131, 132 and 133 respectively which receives the respective information of the parties identified.

Referring now to Fig. 8, the third party host computer 130, which operates as an automated clearinghouse, applies potentially advantageous expense information provided by the second party database 121 to the encrypted usage history provided by the first party database 115 to calculate potential cost savings at step 140. Once the third party host computer applies this information and calculates potential cost savings, the methodology of the present invention further includes determining cost savings tolerance parameters for the encrypted usage history at step 141. As discussed earlier, not every potential cost savings that could be realized by the customer is reported to same. As discussed above, such cost savings, might be quite minimal or in the alternative, there may be added expenses to the business in adopting such cost savings beyond that realized by the savings itself. In any event, a cost savings tolerance parameter is established, in one embodiment, against which cost savings falling below that tolerance parameter are not reported to the customer 101. After the step 141 of determining the cost savings tolerance parameters for the encrypted usage history as seen in Fig. 8, the methodology further includes providing the advantageous business expense information which meets the cost savings tolerance parameters 141 for the encrypted usage history for the first party host computer at step 142. As was the case with the first form of the invention, the first and

1 second parties are precluded from gaining access to information stored
2 in either the first party database or the second party database which
3 would allow them to utilize the information of same without fairly
4 compensating the party which has collected that particular information.
5 As will be recognized, the third party clearinghouse provides a safeguard
6 whereby the respective parties may supply their information without risk
7 of not being fairly compensated for the use of same.

8 Referring now to Fig. 9, the methodology of the present invention
9 at step 150 provides that the first party host computer 103 consolidate
10 the billing information relating to the goods and services consumed by
11 the customer 101, and further apply the advantageous business expense
12 information meeting the predetermined cost tolerance parameters. As
13 seen in step 151, the first party computer 103 provides the customer 101
14 with remote access to the business expense information which meets the
15 cost savings tolerance parameters previously established at step 141.
16 Thereafter, the first party computer allows the customer 101 to remotely
17 access and view consolidated billing information in computer readable
18 form. This information will include the business expense information
19 meeting the cost savings tolerance parameters. As seen in step 152, the
20 customer 101 receives and elects the business expense information
21 provided by the first party and simultaneously provides the first party
22 host computer 103 with payment authorization for the consolidated bills
23 provided. As will be seen at Fig. 9, the methodology further includes,

following the receipt of an election of the business expense information and the viewing of the consolidated bills by the customer 101 at step 152, that the first party computer implement instructions to change to the elected business information chosen by the customer at step 153. As with the first form of the invention, cost savings are realized by the customer at step 154, and a calculation is performed to determine a portion of the savings which will be shared with the first, second and third parties as seen at 155, 156 and 157 respectively.

In summary, therefore, the computerized system and method 100 for providing cost savings for consumers or customers 101 of goods and services comprise accumulating a goods and services consumption history 114 into a first database 104 for at least one customer 101 by a first party, and wherein the first party assigns an encrypted identifier to the identity of the customer 115 and which relates to the goods and services consumption history stored in the first database; accumulating variable, potentially advantageous business expense information 122 by a second party into a second database 132, and wherein the first party transmits the goods and services consumption history bearing the encrypted identifier from the first database to the second database; analyzing in the second database 132 the transmitted goods and services consumption history bearing the encrypted identifier 115 with the variable potentially advantageous business expense information supplied by the second party to determine potential cost savings for the customer 140; reporting the

and providing the customer 11 with computer access to the computer viewable data through the interface device, and wherein the customer can view computer viewable data at a location which is remote relative to the host computer 50.

More specifically in the first form of the invention, the computerized system and method for providing cost savings for utility users 10 includes accumulating utility consumption history 21 for at least one utility user 11 by a first party; analyzing the utility consumption history 24 against predetermined tolerance parameters 23 by the first party; accumulating a plurality of utility rate schedules 32, 42, by a second party; analyzing the utility consumption history provided by the first party by utilizing the several utility rate schedules provided by the second party 60; subscribing the utility user to the utility rate schedule which provides cost savings for the utility user 81 and sharing a portion of the cost savings realized by the utility user 83 between the utility user 11 and the respective parties 84-86 respectively.

In the second form of the invention, as seen in Figs. 6-9, the computerized system and method for providing cost savings for consumers of goods and services 100 includes defining a database 131 to 133 in a host computer 130 having a processor and an interface device. Storing in the database 131 through 133 variable business expense information from a plurality of goods and services providers 122; receiving into the host computer 130 goods and services related consumption information

115 and determining an optimal business expense from the variable
business expense information to provide cost savings for the customer
140; processing the optimal business expense information and the goods
and services consumption information 150 to provide usage-based
computer viewable data which is associated with the consumers'
consumption of the goods and services 151; and providing the customer
with computer access to the computer viewable data 151, and wherein
the customer can view the computer viewable data at a location which
is remote relative to the host computer.

Therefore, it will be seen that the present invention provides a
convenient mechanism whereby a customer, at a remote site, can review
and ascertain the billing charges for the resources or other utilities which
they have consumed and thereafter authorize payment for those services.
Further, the methodology provides a convenient means by which a
customer can select new utility and resource providers to provide
advantageous cost benefits to their business. As will be recognized, this
tool is extremely useful for customers having multiple remote sites
which are serviced by a multiplicity of different resource and utility
providers. The system and methodology of this invention also provides
an interactive convenient and easy to use billing, accounting and resource
accounting system which allows a customer with numerous sites to
ascertain in a relatively quick fashion critical business information in a
consolidated and concise format.

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In compliance with the statute, the invention has been described in language more or less specific as to its methodical features. It is to be understood, however, that the invention is not limited to the specific features shown described since the means herein disclosed comprise the first forms of putting the invention into effect. The invention is therefore claimed in any of its forms or modifications within the proper scope of the appended claims appropriately interpreted in accordance with the Doctrine of Equivalents.

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